

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	Customer No.: 29052
Cheryl Phillips, et al.)	
)	Confirmation No.: 5379
Serial No.: 10/695,637)	
)	Art Unit: 3696
Filing Date: October 27, 2003)	
)	Examiner: Ojo O. Oyebisi
For: SYSTEMS AND METHODS FOR PROCESSING)	
CONVERTED CHECKS)	
)	

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop Amendment
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Sir:

Responsive to the non-final Office Action dated October 6, 2008, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, Attorney for the Assignee respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 12 of this paper.

Conclusion begins on page 15 of this paper.